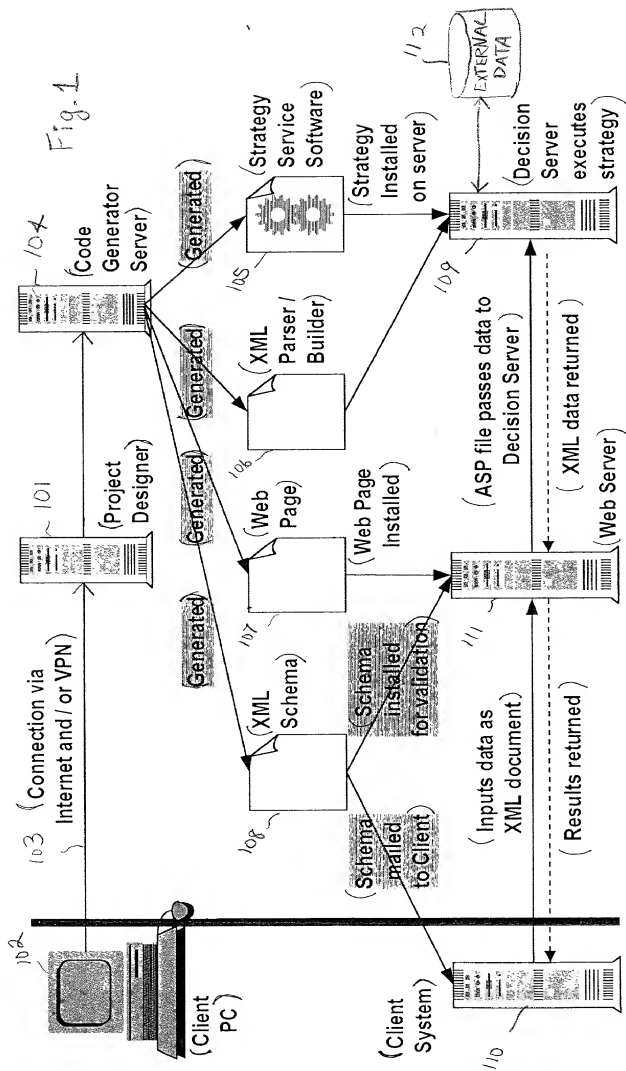


Fig. 1



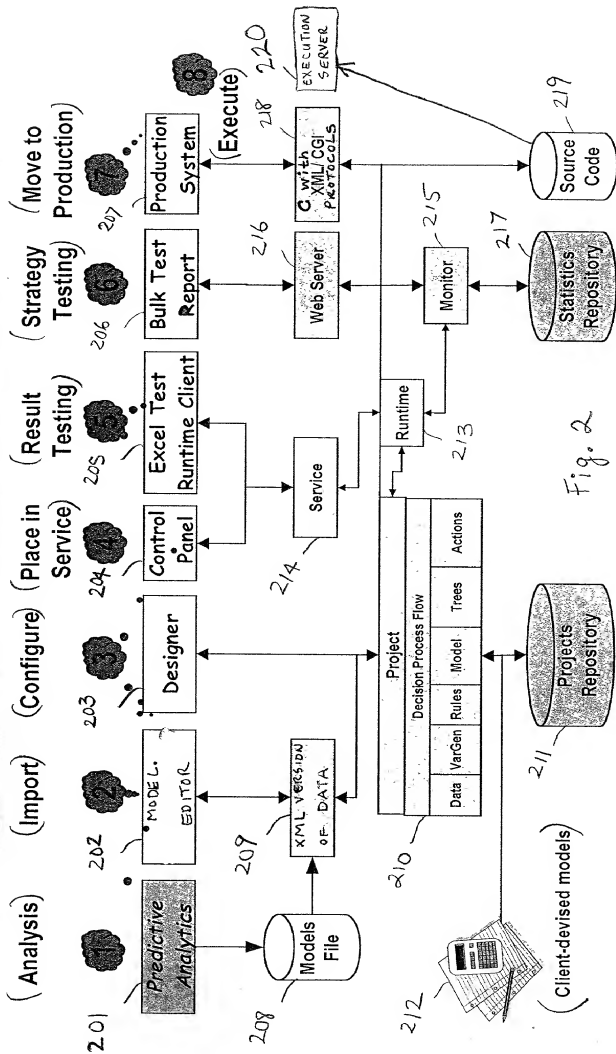
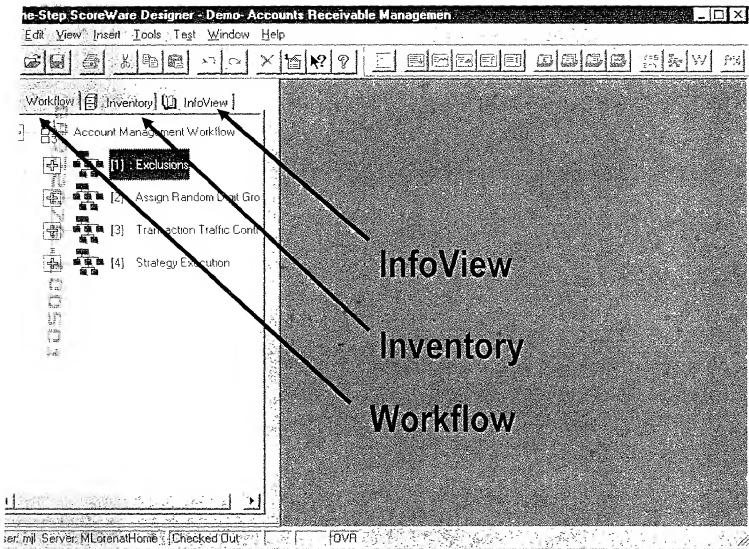
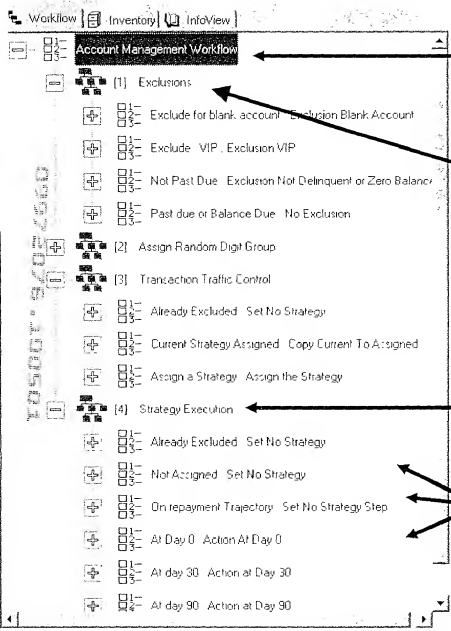


Fig. 2

Fig. 3





401
Root workflow list

First step is
segmentation
tree implementing
list of exclusions

402
403
Strategy Tree

404
Leaf nodes

Fig. 4

Fig. 5

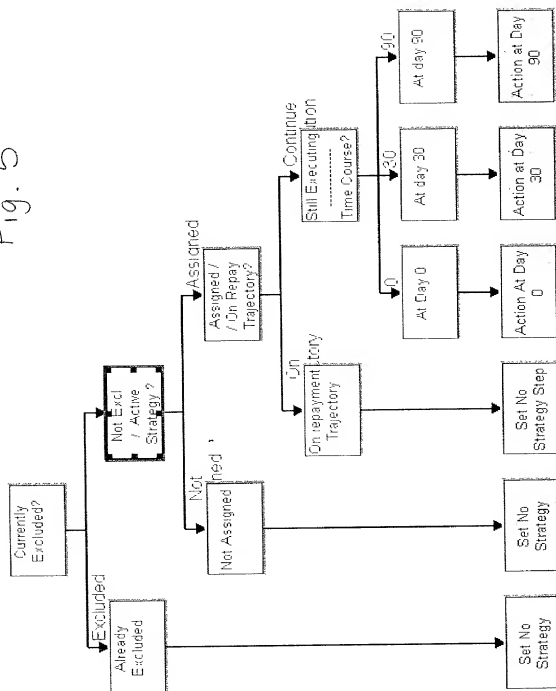


Fig. 6

Expression Sequence Properties [?] [X]

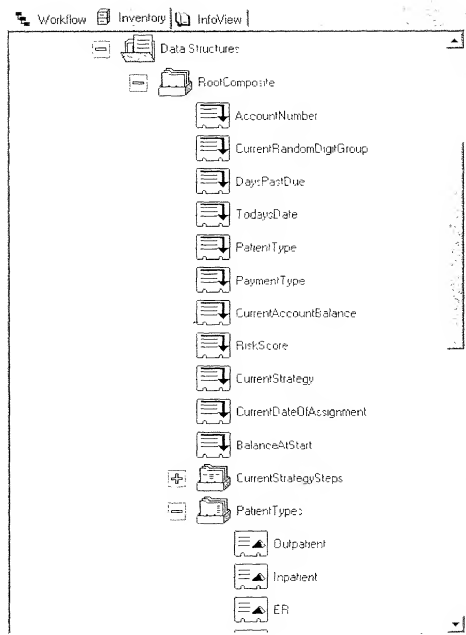
General | Statistics | Sequence

Assignments: [New] [X] [Up] [Down]

	Local Field	Data Type	Expression to Assign
1	AssignedStrategyID	Integer	200
2	RiskProfitQuadrant	Integer	LowRiskHighProfit
3	Description	String	"Send Normal, Firm, to c
4	IsChamp	Integer	True
5	StepDay0	Integer	NormalBill
6	StepDay30	Integer	FirmReminderLetter
7	StepDay90	Integer	SendToCollections

[OK] [Cancel] [Apply]

Fig. 7



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Fig. 8

GetActionCodeAtStep (User Defined Function)

```
//
// This public function makes the work-around (and dangerous)
// assumption that iTemp will equal the index (step number) into
// the data segment.
//
```

It returns the action code associated with the step.

```
this = NoActionCode;
```

```
i = 0;
```

For Each CurrentStrategySteps:

```
  i = i + 1;
```

```
  If (i == iTemp) Then
    this = Action;
```

```
  EndIf
```

```
EndFor
```

IsMIPAccount (User Defined Function)

```
//
//
```

```
this = FALSE;
```

```
prefix = SubString(AccountNumber, 1, 1);
```

```
If (prefix == "M") Then
```

```
  this = TRUE;
```

```
EndIf
```

IsBalanceRepaymentOnTrajectory (User Defined Function)

```
//
```

The expected balance repayment trajectory is

to repay from balance of B at time = 0 to balance of

0 at time = 45 days.

```
//
```

The trajectory is (for now) assumed to be a straightline.

```
//
```

```
this = FALSE;
```

```
If (BalanceAtStart > 0) Then
```

```
  If (CurrentAccountBalance <= BalanceAtStart * (1 - DaysInStrategy/RepaymentTrajectoryLength)) Then
    this = TRUE;
```

```
  EndIf
```

```
EndIf
```


105001 5/02/2000

Map to Field

Specify reasons

Fig. 7

ScoreCard	Field	Range	Score	Unexp	Reason Code	Reason Status
<input type="checkbox"/> c001: allbits - uddl	ParentType	"m"	2		RC1	Multiple Delinquencies
<input type="checkbox"/> purpose		"v"	4		RC2	Multiple DUIs
<input type="checkbox"/> new auto		"g"	0		RC3	Too Young
<input type="checkbox"/> used auto		"b"	10		RC1	Multiple Delinquencies
<input type="checkbox"/> book n/cycl		"h"	9		RC2	Multiple DUIs
<input type="checkbox"/> home/land		"m"	1		RC3	Too Young
<input type="checkbox"/> misc		"m"	0		RC1	Multiple Delinquencies
<input type="checkbox"/> NO INFORMATION		"m"	0	x	RC2	Multiple DUIs
<input type="checkbox"/> LAI Other		"m"	0	x	RC1	Multiple Delinquencies
<input type="checkbox"/> esid	ExclusionReason	"m"	4		RC1	Multiple Delinquencies
<input type="checkbox"/> events buying		"m"	0		RC1(1)	
<input type="checkbox"/> events		"m"	0		RC2(3)	
<input type="checkbox"/> misc		"m"	5		RC3(3)	
<input type="checkbox"/> NO INFORMATION		"m"	5	x	RC1(1)	
<input type="checkbox"/> LAI Other		"m"	5	x	RC2(3)	
<input type="checkbox"/> cas clay		"m"	5	x	RC3(3)	
<input type="checkbox"/> in nig		"m"	5	x	RC1(1)	
<input type="checkbox"/> oc ref		"m"	5	x	RC2(3)	
<input type="checkbox"/> deb ref		"m"	5	x	RC3(3)	
<input type="checkbox"/> in nig		"m"	5	x	RC1(1)	
<input type="checkbox"/> in no		"m"	5	x	RC2(3)	
<input type="checkbox"/> cas no		"m"	5	x	RC3(3)	
<input type="checkbox"/> cas ng		"m"	5	x	RC1(1)	
<input type="checkbox"/> age 2		"m"	5	x	RC2(3)	
<input type="checkbox"/> c002: allbits - uddl		"m"	5	x	RC3(3)	
<input type="checkbox"/> c003: allbits - uddl		"m"	5	x	RC1(1)	
<input type="checkbox"/> c004: allbits - uddl		"m"	5	x	RC2(3)	

105007-9202660

Fig. 11

One-Step ScoreWare Projects & Paths Browser			
File	Edit	View	Tools
Test	Help		
All Projects			
Contents of Projects/Accounts Receivable Management/Workflow Lists			
Name	Ver	Description	
Account Management Workflow	01	This is the main workflow of the project	
Action of Day 0	01		
Action of Day 30	01		
Action of Day 90	01		
Assign Random Group	01		
Assign the Strategy	01		
Copy Current Random Digit Group	01	Copy the current random digit group to a sign	
Copy Current To Assigned	01	Copy all of the current strategy (G and steps to	
Exclusion Blank Account	01		
Exclusion for Delinquent or Zero B	01		
Exclusion VIP	01		
No Exclusion	01		
Set No Strategy	01	Set no strategy	
Set No Strategy Step	01		
Set Strategy 100	01		
Set Strategy 200	01		
Set Strategy 300	01		
Set Strategy 400	01		
Set Strategy 401	01		
Set Strategy 402	01		
Workflow Lists			
Account Receivable Management			
Domain			
Data Structure			
Expire Sequence			
Segmentation Tree			
Use Defined Function Module			
Workflow Lists			
CRM Banking Marketing			
CRM Banking Product Processing Decisioning			
CRM Banking Strategic Decisioning			
CRM Banking Credit Application			
CRM Banking Credit Application			
CRM Credit Application			
CRM Credit Application (Item)			
CRM Interactive CRM - 1			
Example for Cross-Reference			
Insurance One-Step ScoreWare 12231957			
Interactive CRM - 1			
Interactive CRM - 2			
Interactive CRM - 3			
Interactive CRM - 4			
Interactive CRM - 5			
Interactive CRM - 6			
Interactive CRM - 7			
Interactive CRM - 8			
Interactive CRM - 9			
Interactive CRM - 10			
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Interactive CRM - 342			

Fig. 12

SYSTEM PROJECT REPORTS PAGE

Project Report Selection

Demo Credit Application, version 0.1

Inventory



Data Domains



Data Structures



Expression Sequences



Segmentation Trees



Workflow Lists



User Defined Functions

Input/Output

Input Layout

Output Layout

Integrity

Integrity Review

Workflow



Workflow Outline Tree

Testing

Bulk Testing

Credit Transaction Authorization

Transaction Data

Account Number 5434 3432 4489 4343
Amount 605.00 ☒ Purchase ☐ Cash
Merchant SIC 1044

Account Data

Credit Limit 3000 Current Credit Balance 1603.22
Cash Limit 1000 Current Cash Balance 540.00
Days Past Due 0

Score Data

Bureau Score 478 Behavior Score 455

☐ Send Request Error

Submit

Reset

Batch >>

Authorization Results

Shadow Credit Limit

Shadow Cash Limit

Exclusion Reason

Fig. 13a

Credit Transaction Authorization

Transaction Data	
Account Number:	5434 3432 4489 4343
Amount:	605.00 <input checked="" type="radio"/> Purchase <input type="radio"/> Cash
Merchant SIC:	1044

Account Data			
Credit Limit:	3000	Current Credit Balance:	1603.22
Cash Limit:	1000	Current Cash Balance:	540.00
		Days Past Due:	0

Score Data			
Bureau Score:	478	Behavior Score:	456

☐ Send Request Error

Submit

Reset

Batch >>

Authorization Results

✓ APPROVE

Shadow Credit Limit: 4200.00

Shadow Cash Limit: 1000.00

Exclusion Reason:

Fig. 13b

105001" 9/02/00

Customer Interaction Entry Pad

Keywords

Triggers Selection List

Part Type

- ☐ Request Credit Limit Increase
- ☐ Request Fee Waiver
- ☐ Request Account Closing
- ☐ Request Other

Customer Data

Customer ID: 0002

Risk Score: 478

Revenue Score

Fig. 14a

Recommendations

Recommended Actions

Recommended Products

Script

Still need more information.

Customer Interaction Entry Pad

Keywords

Rich

Triggers Selection List

Pat Type

- ☒ Request Credit Limit Increase
☐ Request Fee Waiver
☐ Request Account Closing
☐ Request Other

Customer Data

Customer ID 0002

Risk Score 478

Revenue Score

Recommendations

Recommended Actions

Up Sell

Recommended Products

Equity Investment
Mutual Fund
Refinancing

Script

Let's make a deal.

Fig. 146

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Status	Logout	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

Workflow Outline Tree Report

CRM Demo, version 0.1

ID	Item
1	[-] Main Process
2	[-] [1] Triggers
3	[-] Credit Limit Increase Include
5	[-] Fee Waiver Include
7	[-] Account Closing Include
9	[-] Other Include
11	[-] Exclude Exclude
14	[-] [2] Segment If Included
15	[-] Segment Market Segment
16	[-] [1] Customer-based Market Segme
17	[-] Hidden Venn Roll the Dice Produ
33	[-] Free Nuggets Pick'em up Produ
48	[-] Fool's Gold Drop'em
63	[-] Sand Flecks Turn'em On or Drop
78	[-] Not Assigned Exclude
81	[-] Excluded Exclude
84	[-] [3] Marketing Channel Selection

TOP

Fig. 15

Workflow Outline Tree Report

Demo- Accounts Receivable Management, version 0.1

ID	Item
1	Account Management Workflow
2	✚ [1] Exclusions
11	✚ [2] Assign Random Digit Group
16	✚ [2] Transaction Traffic Control
17	✚ Already Excluded - Set No Strategy
19	✚ Current Strategy Assigned - Copy Current To A
21	✚ Assign a Strategy - Assign the Strategy
22	✚ [1] Strategy Assignment
23	✚ Excluded - Set No Strategy
25	✚ Low \$ - Set Strategy 100
27	✚ High \$ - Set Strategy 200
29	✚ Low \$ - Set Strategy 300
31	✚ Champion 90% - Set Strategy 400
33	✚ 1st Challenger 5% - Set Strategy 401
35	✚ 2nd Challenger 5% - Set Strategy 402
37	✚ Medicare - Set No Strategy
39	✚ Commercial - Set No Strategy
41	✚ Other - Set No Strategy
43	✚ Outpatient - Set No Strategy
45	✚ ER - Set No Strategy
47	✚ Other - Set No Strategy
49	✚ [4] Strategy Execution
50	✚ Already Excluded - Set No Strategy
52	✚ Not Assigned - Set No Strategy
54	✚ On repayment Trajectory - Set No Strategy Step
56	✚ At Day 0 - Action At Day 0
58	✚ At day 30 - Action at Day 30
60	✚ At day 90 - Action at Day 90

Fig. 16

Status	Logoff	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

Workflow Outline Tree Report

LifetimeValueScore Initial, version 0.1

ID	Item
1	Root Result List
2	[1] Generate Characteristics
3	[2] Score Segmentation
4	0 ExcludeBadAge
6	Less < 21 ExcludeTooYoung
8	>= 21 DoScore

↑
TOP

Fig. 17

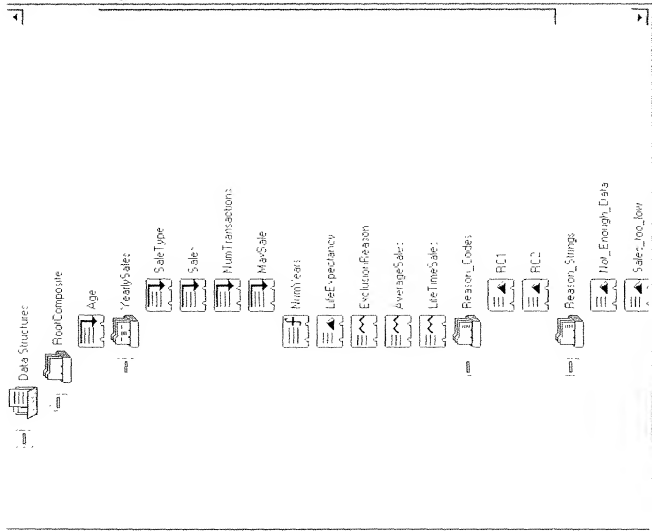


Fig. 18